



Message from the Executive Director

February 12, 2010

Dear TSP Participants:

America Saves Week 2010 and Military Saves Week 2010 begin on February 21 and continue through February 28. Sponsored by the Consumer Federation of America, both events are national campaigns that involve over 100 organizations whose primary focus is to support and encourage individuals and families to reduce debt and build long-term wealth through saving.

The TSP is pleased to inform you of these campaigns because we understand that consistent, long-term saving is one of the key components to achieving your retirement goals. Although our focus is, of course, on the TSP, our goal is to support participants in their efforts to achieve financial security and retire with dignity. We know that defined contribution plans like the TSP have become a critical source of retirement income and that supplemental savings are also necessary to achieve a comfortable retirement. Our belief is that the more participants know about the TSP — as well as saving and investing in general — the better equipped they will be to make educated financial decisions. Although we cannot endorse any individual organization or entity, the underlying educational principles promoted by America Saves Week and Military Saves Week are worthy of support.

I encourage you to visit the America Saves website at www.americasavesweek.org. You will find an array of tools, including: net worth, emergency savings, and retirement calculators; tips for goal-setting and creating a spending plan; and exercises to test your savings knowledge. Become an enrolled saver on the website and you will receive informative e-mails that may help you to achieve your financial goals.

Members of the Armed Forces can also visit www.militarysaves.org to learn about the programs that are available during Military Saves Week and throughout the year. Many of the programs are uniquely tailored to help military members and their families save and manage their money. The website also offers savers convenient access to numerous financial education resources, including a newsletter with a feature article each month focusing on one aspect of participating in the TSP.

Saving money can be a challenge in any economic environment. By making savings a habit, it becomes automatic. And the earlier it becomes a habit, the greater the long-term benefit. Remember: You don't have to be rich to build wealth. It can be built over time with a commitment to careful debt management and consistent saving.

Gregory T. Long
Executive Director